

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD PC**

Counsellors at Law

7 Century Drive - Suite 201

Parsippany, New Jersey 07054

(973) 538-9300

Attorneys for Movant

JPMORGAN CHASE BANK, NATIONAL

ASSOCIATION as servicer for U.S. BANK

NATIONAL ASSOCIATION, AS TRUSTEE FOR

WASHINGTON MUTUAL MSC MORTGAGE

PASS-THROUGH CERTIFICATES SERIES

2003-S13

JILL A. MANZO, ESQ.

CH2772

bankruptcy@feinsuch.com

In Re:

MARK RANUCCI dba

ONESOURCE TITLE GROUP and

LISA RANUCCI

Debtor(s).

Case No.: 18-23067 MBK

Chapter: 13

Hearing Date: June 25, 2019

Judge: Honorable Michael B.  
Kaplan



Order Filed on October 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form: ☐ Followed ☒ Modified

ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: October 11, 2019**

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant:	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13
Applicants' Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtors' Counsel:	BRIAN GREGORY HANNON
Property Involved (Collateral")	611 GRASSMERE AVENUE INTERLAKEN, NJ 07712

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are overdue for 4 months, from July, 2019 to October, 2019.
- ☒ The Debtors are overdue for 4 payments at \$2,843.69 per month with \$1,489.82 in suspense.
- ☐ The Debtors are assessed for N/A late charges at N/A per month.
- ☐ Applicant acknowledges receipt of funds in the amount of N/A received after the motion was filed.

Total Arrearages Due \$9,884.94.

2. Debtors must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$2,843.69. Payment shall be made no later than October 15, 2019.
- ☒ Beginning on November 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$2,843.69.

☒ Beginning November, 2019 through March, 2020, additional monthly cure payments shall be made in the amount of \$1,173.54 and one additional monthly cure payment shall be made in the amount of \$1,173.55 for April, 2020.

☐ The amount of \$N/A shall be capitalized in the Debtors' Chapter 13 plan. The Debtors' monthly payment to the Chapter 13 Trustee is modified to be \$N/A per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Immediate payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- ☒ Regular monthly payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- ☒ Monthly cure payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219

4. In the event of Default:

☒ If the Debtors fail to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$N/A, and costs of \$N/A.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☒ Attorneys' fees are not awarded.

6. Upon dismissal, discharge, chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding, payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

United States Bankruptcy Court  
District of New Jersey

In re:  
Mark Ranucci  
Lisa Ranucci  
Debtors

Case No. 18-23067-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.  
db/jdb +Mark Ranucci, Lisa Ranucci, 611Grassmere Avenue, Interlaken, NJ 07712-4316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian Gregory Hannon on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
Brian Gregory Hannon on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for  
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES  
2003-S13 bankruptcy@feinsuch.com  
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Philip A Kahn on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor TD Bank, N.A. rtracy@hillwallack.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11